



Georgia Office

Success Story

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SBA 7(a) Loan Helps Tía María Bakery Expand to Seven Locations in Metro Atlanta

--Company Got an SBA Guaranteed Loan of \$250,000 in 2000—

Tía María Bakery is a small business established in 1997. Three years later, it used SBA-backed financing to transform itself from only one central location into a more efficient, money-making operation with fresh bread operations in seven Hispanic grocery stores.



The owner, Maria Hall, and her husband Larry mix and freeze their Mexican breads and pastries at the main bakery/warehouse in Norcross. These frozen mixes are then sent to what she calls “hot point” outlets where the breads and pastries are baked fresh and sold in grocery stores located throughout metro Atlanta.

Maria is a native of Mexico City while her husband was born and raised in South Carolina. She is a graduate Chemical Engineer from the Universidad Nacional Autonoma de Mexico and Larry is a graduate in Industrial Management from Clemson University. They met in Mexico City where they both worked. They later moved to Sao Paulo, Brazil and spent five years there before returning to the United States.

During her stay in Brazil, Maria said she started to miss her Mexican style breads. After she and her husband moved back to this country, they decided to make their home in Atlanta since it was not far from Larry’s hometown.

To grow her business, Maria used a \$250,000 loan from BB&T Bank to expand her baking operations so that bread and pastry dough could be prepared and frozen for shipment and sale at her “hot point” outlets. Her small business loan, under the SBA’s 7(a) program, was used to buy new commercial freezers, coolers and mixers for the central bakery which was enlarged from 3,000 square feet to 14,000 square feet.

“The loan process went smoothly,” noted Maria. “My husband and CPA Grace Williams put together our Business Plan which we took to our banker prior to getting our loan.”

When they started the bakery, the Halls had one extra employee other than themselves. At that time, they baked the bread fresh at the one location before it was taken to various stores for final sale..

“Today, we rent the space at the grocery stores and we only have to bake the bread fresh at our six sites,” explained Maria. Total employment has grown to over 20 at the various sites.

Her bakery makes “bolillo,” a crunchy and somewhat salty Mexican bread. It is best described as a Mexican French bread. Tía María also produces another kind of bread called “telera” that is used mainly for Mexican sandwiches (tortas). Pastries, gelatins, rice pudding, “flan”, and decorated cakes are also important parts of the products sold by Tía María.

The “hot point” sites operated by Tía María Bakery are located in the El Valu Store No. 1 in Chamblee; The El Valu Store No. 2 in Smyrna; the “El Molino” Store in Forest Park; Wholesale Foods in Forest Park; the Roswell Plaza shopping mall in Alpharetta; and a unit in Wayfield Foods in Doraville. In addition to selling frozen products to the public at their own sites, Tía María sells to “hot point” sites owned by others via Dawn Foods, a distributor of Tía María products.

The Halls have a son, George, 18, who graduated from Middle Creek High School in Norcross and is a freshman this year at Georgia Tech.

Maria Hall, Owner
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